

Information to identify the case:

Debtor 1	Shalana V Hammonds	Social Security number or ITIN	xxx-xx-8613
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 23-15296-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shalana V Hammonds
aka Shalana Varshay Letrice Hammonds

9/22/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shalana V Hammonds
Debtor

Case No. 23-15296-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 22, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

Recip ID	Recipient Name and Address
db	+ Shalana V Hammonds, 40 Naylor Avenue, Penns Grove, NJ 08069-1628
cr	+ Pro Cap 8 FBO Firsttrust Bank, Pro Capital Management III LLC, 2500 McClellan Blvd, Suite 200, Pennsauken, NJ 08109, UNITED STATES 08109-4613
519950132	+ Atlantic City Electric Service, Corporate Offices, 5100 Harding Highway, Mays Landing, NJ 08330-2297
519950138	+ Borough of Penns Grove, Attn: Municipal Utilities, 303 Harding Way, Penns Grove, NJ 08069-2248
519950140	+ Borough of Penns Grove, Attn: Tax Collector, 303 Harding Way, Penns Grove, NJ 08069-2248
519950139	+ Borough of Penns Grove, Attn: water department, 303 Harding Way, Penns Grove, NJ 08069-2248
519950180	+ Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394
519950179	+ Mariner Finance, 3301 Boston Street, Baltimore, MD 21224-4976
519950177	+ Mariner Finance, 1090 Amboy Avenue, Suite C4, Edison, NJ 08837-2896
519950191	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
519950190	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269
519950194	+ State of New Jersey, Division of Revenue, PO Box 262, Trenton, NJ 08602-0262
519950195	+ Stellar finance, 1700 S Lamar #338, Austin, TX 78704-3363
519950197	+ Tsys Total Debt Management , Inc., PO Box 6700, Norcross, GA 30091-6700
519950198	+ Web Bank, 6440 S Wasatch, Suite 300, Salt Lake City, UT 84121-3518
519950199	+ Web bank Inc., 215 S State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519950130	Email/Text: bankruptcy@pepcoholdings.com	Sep 22 2023 20:42:00	Atlantic City Electric, P0 Box 4875, Trenton, NJ 08650
519950125	+ Email/Text: backoffice@affirm.com	Sep 22 2023 20:43:00	Affirm Inc, Affirm Incorporated, P0 Box 720, San Francisco, CA 94104-0720
519950124	+ Email/Text: backoffice@affirm.com	Sep 22 2023 20:43:00	Affirm Inc, 650 California Street Fl 12, San Francisco, CA 94108-2716
519950126	+ Email/Text: backoffice@affirm.com	Sep 22 2023 20:43:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
519950128	+ Email/Text: bankruptcycourtnotices@amerihome.com	Sep 22 2023 20:42:00	AmeriHome Mortgage, Attn: Bankruptcy, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
519950129	^ MEBN	Sep 22 2023 20:28:01	AmeriHome Mortgage, P0 Box 77404, Ewing, NJ 08628-6404
519950131	+ Email/Text: bankruptcy@pepcoholdings.com		

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		Sep 22 2023 20:42:00	Atlantic City Electric, Corporate Offices, 5100 Harding Highway, Mays Landing, NJ 08330-2297
519950133	+ Email/Text: bk@avant.com	Sep 22 2023 20:43:00	Avant, Attn: Bankruptcy, P0 Box 9183380, Chicago, IL 60691-3380
519950134	+ Email/Text: bk@avant.com	Sep 22 2023 20:43:00	Avant, 222 N. Lasalle Street, Chicago, IL 60601-1003
519950135	+ Email/Text: bk@avant.com	Sep 22 2023 20:43:00	Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle Street Ste 1700, Chicago, IL 60601-1101
519950137	+ Email/Text: bk@avant.com	Sep 22 2023 20:43:00	Avant Inc, 640 N Lasalle Street, Chicago, IL 60654-3781
519950143	EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
519950144	EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
519950146	EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, NA, Bankruptcy Dept., PO Box 5155, Norcross, GA 30091
519950157	Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance, 25505 West Twelve Mile Road, Southfield, MI 48034
519950141	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519950142	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, P0 Box 31293, Salt Lake City, UT 84131-0293
519950145	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
519950147	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, NA, Capital One Bank (USA) N.A., P0 Box 30285, Salt Lake City, UT 84130-0285
519950148	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519950150	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citibank/The Home Depot, P0 Box 6497, Sioux Falls, SD 57117-6497
519950149	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citibank/The Home Depot, Centralized Bk dept, P0 Box 790034, St Louis, MO 63179-0034
519950151	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citicards, PO Box 6500, Sioux Falls, SD 57117-6500
519950152	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Comenity Bank, Attn: Bankruptcy, P0 Box 182125, Columbus, OH 43218-2125
519950154	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Comenity Bank, Attention: Bankruptcy, P0 Box 182686, Columbus, OH 43218-2686
519950153	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Comenity bank, P0 Box 182789, Columbus, OH 43218-2789
519950155	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
519950156	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance, P0 Box 5070, Southfield, MI 48086-5070
519950158	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance Corp., PO Box 513, Southfield, MI 48037-0513
519950159	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 22 2023 20:41:00	Credit Acceptance Corp., 25505 W. Twelve Mile Road, Southfield, MI 48034-8316
519950160	+ EDI: BLUESTEM	Sep 23 2023 00:16:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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519950162	+ EDI: BLUESTEM	Sep 23 2023 00:16:00	Fingerhut, 14 McLeland Rd., Saint Cloud, MN 56395-1001
519950163	EDI: BLUESTEM	Sep 23 2023 00:16:00	Fingerhut, PO Box 5033, Sioux Falls, SD 57117
519950161	+ EDI: BLUESTEM	Sep 23 2023 00:16:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
519950165	+ Email/Text: james.r.shear@hud.gov	Sep 22 2023 20:43:00	HUD, 52 Corporate Circle, Albany, NY 12203-5166
519950167	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 22 2023 20:51:43	HUD, 451 7th Street SW, Washington, DC 20410-0002
519950164	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 22 2023 20:51:43	Housing and Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
519950172	EDI: IRS.COM	Sep 23 2023 00:16:00	IRS, 955 S Springfield Avenue, Building A, Springfield, NJ 07081
519950175	+ EDI: LENDNGCLUB	Sep 23 2023 00:16:00	Lending Club, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
519950176	+ Email/Text: bankruptcy@marinerfinance.com	Sep 22 2023 20:41:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519950178	+ Email/Text: bankruptcy@marinerfinance.com	Sep 22 2023 20:41:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
519950186	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy FCU, 820 Follin Lane Se, Vienna, VA 22180-4907
519950185	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
519950188	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy Federal Credit Union, 1 Security Plaza, Merrifield, VA 22119-0001
519950189	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
519950187	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100
519950193	^ MEBN	Sep 22 2023 20:29:48	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519950127	*+	Affirm, Inc., 650 California Street Fl 12, San Francisco, CA 94108-2716
519950136	*+	Avant / Webbank, Attn: Bankruptcy, 222 N Lasalle Street Ste 1700, Chicago, IL 60601-1101
519950166	*+	HUD, 52 Corporate Circle, Albany, NY 12203-5166
519950171	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO Box 219236, Kansas City, MO 64121
519950173	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, PO Box 9019, Holtsville, NY 11742
519950170	*+	IRS, PO Box 804527, Cincinnati, OH 45280-4527
519950174	*	IRS Service Center, Holtsville, NY 00501-0002
519950168	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519950169	*+	Internal Revenue Service IRS, PO Box 7346, Philadelphia, PA 19101-7346
519950181	*+	Mariner Finance, 1090 Amboy Avenue, Suite C4, Edison, NJ 08837-2896
519950182	*+	Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394
519950183	*+	Mariner Finance Inc., 3301 Boston Street, Baltimore, MD 21224-4976
519950184	*+	Mariner Finance Inc., 3301 Boston Street, Baltimore, MD 21224-4976
519950192	*	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245

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519950196 *+

Stellar finance Inc, 1700 S Lamar #338, Austin, TX 78704-3363

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2023 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Shalana V Hammonds herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Shannon Burrini	on behalf of Creditor Pro Cap 8 FBO Firsttrust Bank shannonb@procapllc.onmicrosoft.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6